

EXHIBIT “V”

Catherine Macri-Isola Insurance Agency Inc.

*117 Academy Avenue
Middletown, NY 10940
(845) 344-3373
Fax: (845) 344-0512*

July 19, 2005

Mr. Saaed Moslem
483 County Route 105
Monroe, NY 10950

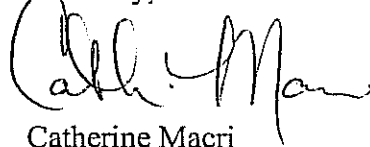
Re: Foremost Policy No. 381-0066143572-01

Dear Mr. Moslem:

I contacted Foremost Insurance Company today to correct your mailing address to the Monroe address listed above. They stated they need a letter from you requesting this change. Please submit the letter to our office as soon as possible in order for us to fax it directly to Foremost. (If desired, I have enclosed a letter for your convenience. Please sign the letter and return the original to our office in the envelope provided herewith.)

If you have any questions or require further assistance, please do not hesitate to contact me.

Sincerely,

A handwritten signature in black ink, appearing to read 'Cath. Macri', written over a horizontal line.

Catherine Macri

CM:jag
Enclosures



0200180 0000 0200020 0193

N NB 721530
381-0066143572

CATHERINE MACRI
INSURANCE INTERMEDIARIES INC
117 ACADEMY AVE
MIDDLETOWN NY 10940-5211

31

MOSLEM, SAAED
2276 NEWYORK STATE ROUTE 302
MIDDLETOWN NY 10940

THIS IS NOT A BILL

Dear MOSLEM SAAED:

Your new Foremost policy is enclosed. Take a few minutes to read it through.

If you have any questions, please contact us at:

(845) 344-3373

CATHERINE MACRI
INSURANCE INTERMEDIARIES INC
117 ACADEMY AVE
MIDDLETOWN NY 10940-5211

Also, if you request a change in coverage, it may affect the amount of premium you owe. **Please pay the amount shown on your most recent bill.** Your next bill will be adjusted to reflect any changes.

Thank you for your business.

Sincerely,

CATHERINE MACRI
INSURANCE INTERMEDIARIES INC
31 - 9900 - 436

P.S. To report claims, contact us, or call the Foremost Claims Line toll-free at 1-800-527-3907.